
State:	Arkansas	Filing Company:	CMFG Life Insurance Company
TOI/Sub-TOI:	A08G Group Annuities - Unallocated/A08G.003 Deposit Administration		
Product Name:	Guarantee Account Group Annuity 2012		
Project Name/Number:	Guarantee Account Group Annuity 2012/2012-DAAMEND		

Filing at a Glance

Company:	CMFG Life Insurance Company
Product Name:	Guarantee Account Group Annuity 2012
State:	Arkansas
TOI:	A08G Group Annuities - Unallocated
Sub-TOI:	A08G.003 Deposit Administration
Filing Type:	Form
Date Submitted:	08/09/2012
SERFF Tr Num:	CUNA-128613703
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	2012-DAAMEND
Implementation	On Approval
Date Requested:	
Author(s):	Kari Hamrick, Kathy Strauser, Kimberly Steggall, Lauren Regnery, Jane Neal, Jackie Tootchen, Ashley Schute
Reviewer(s):	Linda Bird (primary)
Disposition Date:	08/16/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State: Arkansas **Filing Company:** CMFG Life Insurance Company
TOI/Sub-TOI: A08G Group Annuities - Unallocated/A08G.003 Deposit Administration
Product Name: Guarantee Account Group Annuity 2012
Project Name/Number: Guarantee Account Group Annuity 2012/2012-DAAMEND

General Information

Project Name: Guarantee Account Group Annuity 2012
Project Number: 2012-DAAMEND
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 08/16/2012
State Status Changed: 08/16/2012
Created By: Jackie Tootchen
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 08/09/2012
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact:
Deemer Date:
Submitted By: Jackie Tootchen

Filing Description:

CMFG Life Insurance Company
Form: 2012-DAAMEND Amendment to Group Annuity Contract

NAIC # 62626 FEIN # 39-0230590

McHugh Consulting Resources, Inc. has been requested to file the attached form on behalf of CMFG Life Insurance Company. We have provided an authorization letter for your files.

This filing is being submitted for your review and approval. It contains no unusual or possibly controversial items from normal company or industry standards.

The form of this filing is new, in final print, with the exception of ink, font style, paper stock, and logo.

Form 2012-DAAMEND, Amendment to Group Annuity Contract, will be used to amend previously-approved contract form 2009-DA, approved by the Department on 11/13/2009, under SERFF Filing CUNA-126366951. The Amendment form changes all references to "participating" to be "non-participating" and removes dividend language from the contract form.

This product will continue to be marketed by financial advisors in connection with defined contribution and defined benefit plans that meet the requirements for qualification under Section 401(a) and 401(k) of the Internal Revenue Code for qualified retirement plan funding purposes. Plan sponsors will use this product as a funding vehicle for their qualified plan. Contributions are variable, with payments into the contract generally in the form of periodic funding of the underlying plan.

Please note that upon approval, this amendment form will be incorporated into the text of new issues of the contract form listed above, making it non-participating. After incorporation of form 2012-DAAMEND, the contract form including application achieved a score of 48.8 under a Flesch analysis.

The previously-approved forms referenced above are on record under CUNA Mutual Insurance Society. Effective January 31, 2012, CUNA Mutual Insurance Society changed its name to CMFG Life Insurance Company and reorganized from a mutual insurance company to a stock insurance company within a mutual insurance holding company structure. All regulatory filings for this change have been made with the Department. It is in accordance with this organizational change that the forms of this filing are being submitted so references to dividend language and participating status can be removed.

Thank you for your review of this submission. If you have any comments or questions, please feel free to call me at the number

State: Arkansas **Filing Company:** CMFG Life Insurance Company
TOI/Sub-TOI: A08G Group Annuities - Unallocated/A08G.003 Deposit Administration
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listed below.

Sincerely,

Jackie Tootchen
McHugh Consulting Resources, Inc.
215-230-7960
mcr@mchughconsulting.com

Attachments

Company and Contact

Filing Contact Information

Jackie Tootchen, JTootchen@mchughconsulting.com
2005 South Easton Road, Suite 215-230-7960 [Phone]
207
Doylestown, PA 18901

Filing Company Information

CMFG Life Insurance Company	CoCode: 62626	State of Domicile: Iowa
2000 Heritage Way	Group Code: 306	Company Type:
Waverly, IA 50677	Group Name:	State ID Number:
(319) 352-4090 ext. [Phone]	FEIN Number: 39-0230590	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 per form
Per Company:	No

Company	Amount	Date Processed	Transaction #
CMFG Life Insurance Company	\$50.00	08/09/2012	61562580

SERFF Tracking #:	CUNA-128613703	State Tracking #:		Company Tracking #:	2012-DAAMEND
State:	Arkansas	Filing Company:	CMFG Life Insurance Company		
TOI/Sub-TOI:	A08G Group Annuities - Unallocated/A08G.003 Deposit Administration				
Product Name:	Guarantee Account Group Annuity 2012				
Project Name/Number:	Guarantee Account Group Annuity 2012/2012-DAAMEND				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/16/2012	08/16/2012

State:	Arkansas	Filing Company:	CMFG Life Insurance Company
TOI/Sub-TOI:	A08G Group Annuities - Unallocated/A08G.003 Deposit Administration		
Product Name:	Guarantee Account Group Annuity 2012		
Project Name/Number:	Guarantee Account Group Annuity 2012/2012-DAAMEND		

Disposition

Disposition Date: 08/16/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization Letter		Yes
Form	Amendment to Group Annuity Contract		Yes

State:	Arkansas	Filing Company:	CMFG Life Insurance Company
TOI/Sub-TOI:	A08G Group Annuities - Unallocated/A08G.003 Deposit Administration		
Product Name:	Guarantee Account Group Annuity 2012		
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Form Schedule

Lead Form Number: 2012-DAAMEND							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		2012-DAAMEND	POLA	Amendment to Group Annuity Contract	Initial:	48.800	2012-DAAMEND.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

CMFG Life Insurance Company

Home Office:
2000 Heritage Way
Waverly, IA 50677
800.798.6600

AMENDMENT TO GROUP ANNUITY CONTRACT

COVER PAGE:

The phrase "Participating – Dividends Not Anticipated" in the short description is deleted. It is replaced with "Non-Participating".

SECTION 8. GENERAL INFORMATION

SECTION 8.09 Dividends is deleted in its entirety.

CMFG LIFE INSURANCE COMPANY



President

State:	Arkansas	Filing Company:	CMFG Life Insurance Company
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Product Name:	Guarantee Account Group Annuity 2012		
Project Name/Number:	Guarantee Account Group Annuity 2012/2012-DAAMEND		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR Cert of Compliance with Rule 19.pdf			
AR Readability.pdf			
AR Certificate of Compliance 23-79-138 and R&R 49.pdf			

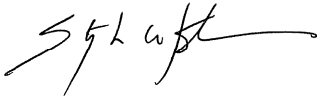
		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter		
Comments:			
Attachment(s):			
Authorization letter 6 4 12.pdf			

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: CMFG Life Insurance Company

Form 2012-DAAMEND
Number(s):

I hereby certify to the best of my knowledge and belief that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Stephen W. Koslow
Name

SVP, Chief Ethics & Compliance Officer
Title

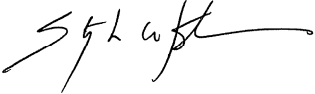
July 27, 2012
Date

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: CMFG Life Insurance Company

This is to certify that to the best of my knowledge and belief the form(s) referenced below has achieved a Flesch Reading Ease Score as described in this filing as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
2012-DAAMEND	48.8

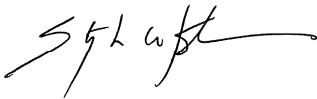
Signed: 
Name: Stephen W. Koslow
Title: SVP, Chief Ethics & Compliance Officer
Date: July 20, 2012

CERTIFICATE OF COMPLIANCE

Insurer: CMFG Life Insurance Company

Form Numbers: 2012-DAAMEND

I hereby certify to the best of my knowledge and belief that the filing above meets all applicable Arkansas requirements including Regulation 49 (Life and Health Guaranty Fund Notice) and Ark. Code Ann. 23-79-138 and Bulletin 11-88 (Consumer Information Notice).



Signature of Company Officer

Stephen W. Koslow

Name
SVP, Chief Ethics & Compliance
Officer

Title

July 27, 2012

Date



CMFG Life Insurance Company

Home Office:
2000 Heritage Way
Waverly, IA 60577
Telephone: 800.798.5433

June 4, 2012

Re: CMFG Life Insurance Company
NAIC #: 62626-0306 **FEIN #: 39-0230590**
Annuity Nonpar Filing
Company Authorization to Draft and File Policy Forms

To Whom It May Concern:

The undersigned hereby grants **McHugh Consulting Resources, Inc.**, whose main office is located at 2005 S. Easton Rd, Suite 207, Doylestown, PA 18901, authority to act on our behalf regarding drafting of policy language and state insurance department filings of our Annuity Nonpar product filings.

This authorization is valid effective from the date noted above, for the duration of the filing project.

If additional assistance or verification regarding this authorization is required, please contact Kari Hamrick, Senior Manager, Ethics & Compliance, at CMFG Life Insurance Company. She can be reached by phone at 608.665.8326 or 800.356.2644, Ext. 8326.

IN WITNESS THEREOF, the Company has caused this authorization to be in effect by the signature of its Senior Vice President, Chief Ethics & Compliance Officer.

A handwritten signature in black ink, appearing to read "S. W. Koslow", written over a horizontal line.

Signature

Stephen W. Koslow
SVP, Chief Ethics & Compliance Officer

Cc: Kari Hamrick